

B2100B (Form 2100B) (12/15)

United States Bankruptcy Court

EASTERN District Of Pennsylvania

In re Olympia Y Howell

Case No. 20-11702-ELF

NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

Claim No. 5-1 (if known) was filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on _____ (date).

Name of Alleged Transferor

Gateway Mortgage Group, a Division of
Gateway First Bank

Address of Alleged Transferor:

Gateway Mortgage Group
244 South Gateway Place
Jenks, OK 74037

Name of Transferee

U.S. Bank National Association not in its
individual capacity but solely as Legal Title
Trustee for RMTP Trust, Series 2021 BKM-TT-V

Address of Transferee:

Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619-2708

~~DEADLINE TO OBJECT TO TRANSFER~~

The alleged transferor of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: _____

CLERK OF THE COURT

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

EASTERN District Of Pennsylvania

In re Olympia Y Howell,

Case No. 20-11702-ELF

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank National Association not in its individual capacity but solely as Legal Title Trustee for RMTP Trust, Series 2021 BKM-TT-V

Gateway Mortgage Group, a Division of Gateway First Bank

Name of Transferee

Name of Transferor

Name and Address where notices to transferee should be sent: Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619-2708

Court Claim # (if known): 5-1
Amount of Claim: \$130,982.20
Date Claim Filed: 05/05/2020

Phone: 888-504-6700
Last Four Digits of Acct #: 5159

Phone: 1-855-898-6070
Last Four Digits of Acct. #: 7655

Name and Address where transferee payments should be sent (if different from above):
Rushmore Loan Management Services
P.O. Box 52708
Irvine, CA 92619-2708

Phone: 888-504-6700
Last Four Digits of Acct #: 5159

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Jonathan Schwalb
Transferee/Transferee's Agent

Date: December 30, 2021



P.O. Box 55004
Irvine, CA 92619-2708
888.699.5600 toll free
949.341.0777 local
949.341.2200 fax

December 07, 2021

OLYMPIA Y HOWELL
425 UNRUH AVE
PHILADELPHIA, PA 19111

NOTICE OF SALE OF OWNERSHIP OF MORTGAGE LOAN

Under federal law, borrowers are required to be notified in writing whenever ownership of a mortgage loan secured by their principal dwelling is sold, transferred or assigned (collectively, "sold") to a new creditor. This Notice is to inform you that your prior creditor has sold your loan (described below) to us, the new creditor identified below.

****NOTE: The new creditor identified below is not the servicer of your loan. The servicer (identified below) acts on behalf of the new creditor to handle the ongoing administration of your loan, including the collection of mortgage payments. Please continue to send your mortgage payments as directed by the servicer, and NOT to the new creditor. Payments sent to the new creditor instead of the servicer may result in late charges on your loan and your account becoming past due. Neither the new creditor nor the servicer is responsible for late charges or other consequences of any misdirected payment.**

SHOULD YOU HAVE ANY QUESTIONS REGARDING YOUR LOAN, PLEASE CONTACT THE SERVICER USING THE CONTACT INFORMATION SET FORTH BELOW. The servicer is authorized to handle routine inquiries and requests regarding your loan and, if necessary, to inform the new creditor of your request and communicate to you any decision with respect to such request. **

Please note that the sale of your loan to us may also result in a change of servicer. If this occurs, you will receive a separate notice, required under federal law, providing information regarding the new servicer.

LOAN INFORMATION

| | |
|--|---|
| Date of Loan: | May 30, 2017 |
| Original Amount of Loan: | \$127,546.00 |
| Date Your Loan was Sold to the New Creditor: | November 12, 2021 |
| Prior Loan Number: | ██████████ |
| Current Loan Number: | ██████████ |
| Address of Mortgaged Property: | 425 UNRUH AVE PHILADELPHIA, PA 19111 |

SERVICER INFORMATION

Name: Rushmore Loan Management Services LLC
Mailing Address: 15480 Laguna Canyon Road, Suite 100
Irvine, CA 92618
Telephone Number (Toll free): (888) 504-6700
Website: Rushmorelm.com

Scope of responsibilities: The servicer is responsible for all ongoing administration of your loan, including receipt and processing of payments, resolution of payment related issues, and response to any other inquiries you may have regarding your loan.

Please be advised that all questions involving the administration of your loan (including questions related to payments, deferrals, modifications, or foreclosures) should be directed to the servicer at the number above and/or the agent (if any) of the new creditor identified below, and not to the new creditor. The new creditor does not have access to information relating to the administration of your loan, and will not be able to answer most loan-related questions.

NEW CREDITOR INFORMATION

Name: PRP Advisors, LLC

Mailing Address: 7114 E. Stetson Dr., Suite 250
Scottsdale, AZ 85251
Telephone Number (Toll free): (336) 218-9236

Scope of responsibilities: The above-named new creditor holds legal title to your loan and is authorized to receive legal notices and to exercise (or cause an agent on its behalf to exercise) certain rights of ownership with respect to your loan.

PARTIAL PAMENTS

Your lender:

- ☐ May accept payments that are less than the full amount due (partial payments) and apply them to your loan
☒ May hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan
☐ Does not accept any partial payments

If this loan is sold, your new lender may have a different policy. The transfer of the lien associated with your loan is currently recorded, or in the future may be recorded, in the public records of the local County Recorder's office for the county where your property is located. Ownership of your loan may also be recorded on the registry of the Mortgage Electronic Registrations System at 1818 Library Street, Suite 300, Reston, VA 20190.

[REDACTED]

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

**Rushmore Loan Management Services
PO BOX 52262
Irvine, California 92619-2262**

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

STATE SPECIFIC NOTICES

The following notice applies to Pennsylvania residents only:

The lender shall retain security interest in the residential real estate unless and until the debt is fully satisfied and the security interest released.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

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|------------------|---|----------------------------|
| IN RE: | : | CASE NO.: 20-11702-ELF |
| | : | CHAPTER: 13 |
| Olympia Y Howell | : | |
| | : | |
| Debtors. | : | HON. JUDGE.: Eric L. Frank |
| | : | |
| | : | |
| | : | |
| | : | |
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CERTIFICATE OF SERVICE

I, Jonathan Schwalb, Esq, certify that on December 30, 2021 I caused to be served a true copy of the annexed **TRANSFER OF CLAIM** by mailing by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/Jonathan Schwalb, Esq
FRIEDMAN VARTOLO LLP
1325 Franklin Avenue, Ste. 160
Garden City, New York 11530
T: (212) 471-5100
F: (212) 471-5150

SERVICE LIST

OLYMPIA Y HOWELL

425 Unruh Avenue
Philadelphia, PA 19111

Debtor

BRAD J. SADEK

SADEK AND COOPER

1315 Walnut Street
Suite 502
Philadelphia, PA 19107

Debtor's Attorney

KENNETH E. WEST

Office of the Chapter 13 Standing Trustee

1234 Market Street - Suite 1813
Philadelphia, PA 19107

Trustee

UNITED STATES TRUSTEE

Office of the U.S. Trustee

200 Chestnut Street
Suite 502
Philadelphia, PA 19106

U.S. Trustee